Case 16-29011-MBK Doc 66 Filed 12/29/19 Entered 12/30/19 00:32:16 Desc Imaged Certificate of Notice Page 1 of 4

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire KML Law Group, P.C. 216 Haddon Avenue, Suite 406 Westmont, NJ 08108

Main Phone: 609-250-0700 dcarlon@kmllawgroup.com Attorneys for Secured Creditor

Specialized Loan Servicing LLC as servicing agent for U.S. Bank National Association, As Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSFB Mortgage-Backed Pass- Through Certificates, Series

2005-10

In Re:

Cindy Cyriaque, Joseph Tattegrain,

Debtors.

Salar Salar

Order Filed on December 27, 2019 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 16-29011 MBK

Adv. No.:

Hearing Date: 12/17/19 @ 9:00 a.m..

Judge: Jerrold N. Poslusny, Jr.

# ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED.** 

DATED: December 27, 2019

Honorable Michael B. Kaplan United States Bankruptcy Judge (Page 2)

Debtors: Cindy Cyriaque, Joseph Tattegrain

Case No: 16-29011 MBK

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING

CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Specialized Loan Servicing LLC as servicing agent for U.S. Bank National Association, As Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSFB Mortgage-Backed Pass- Through Certificates, Series 2005-10, Denise Carlon appearing, upon a certification of default as to real property located at 117 Madie Avenue Spotswood, NJ, 08884, and it appearing that notice of said certification was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Jacqueline Rita Rocci, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of December 16, 2019, Debtor is due for the March 2019 – December 2019 post-petition payments for a total post-petition default of \$25,859.21 (1 @ \$2,719.61, 9 @ \$2,799.75, \$2,058.15 less suspense); and

It is **ORDERED, ADJUDGED and DECREED** that Debtor shall make an immediate payment of \$10,000.00 to be received no later than December 31, 2019; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that the balance of the arrears in the amount of \$15,859.21 will be paid by Debtor remitting \$1,321.58 per month for eleven months and \$1,321.83 for one month in addition to the regular monthly mortgage payment, which additional payments shall begin on January 1, 2020 and continue for a period of twelve months until the post-petition arrears are cured; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that regular mortgage payments are to resume January 1, 2020, directly to Secured Creditor's servicer, Specialized Loan Servicing, LLC, P.O. Box 636007, Littleton, Colorado 80163 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

### (Page 3)

Debtors: Cindy Cyriaque, Joseph Tattegrain

Case No: 16-29011 MBK

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING

CERTIFICATION OF DEFAULT

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs up to the sum of \$350.00 in an amount to be included in a post-petition fee notice for attorneys' fees, which is to be paid through Debtor's Chapter 13 plan and the certification is hereby resolved.

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor's Certification of Default is hereby resolved.

# Case 16-29011-MBK Doc 66 Filed 12/29/19 Entered 12/30/19 00:32:16 Desc Imaged Certificate of Notice Page 4 of 4

United States Bankruptcy Court District of New Jersey

In re: Joseph Tattegrain Cindy Cyriaque Debtors Case No. 16-29011-MBK Chapter 13

#### CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 1 Date Rcvd: Dec 27, 2019 Form ID: pdf903 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2019.

db/jdb +Joseph Tattegrain, Cindy Cyriaque, 117 Madie Avenue, Spotswood, NJ 08884-1111

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2019 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 27, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com

Andrew M. Lubin on behalf of Creditor U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSFB Mortgage-Backed Pass-Through Certificates, Series 2005-10 bkecf@milsteadlaw.com. alubin@milsteadlaw.com

Series 2005-10 bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Andrew M. Lubin on behalf of Creditor Wells Fargo Bank, N.A. bkecf@milsteadlaw.com, alubin@milsteadlaw.com

Chandra Marie Arkema on behalf of Creditor U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSFB Mortgage-Backed Pass-Through Certificates, Series 2005-10 Bankruptcy\_Notifications@logs.com

Charles G. Wohlrab on behalf of Creditor U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSFB Mortgage-Backed Pass-Through Certificates, Series 2005-10 cwohlrab@LOGS.com, njbankruptcynotifications@logs.com

Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSFB Mortgage-Backed Pass-Through Certificates, Series 2005-10 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Francesca Ann Arcure on behalf of Creditor Select Portfolio Servicing, Inc., as servicer for Wilmington Trust, National Association, as successor Trustee to Citibank, N.A., as Trustee for SACO I Trust 2005-10, Mortgage Backed Certificates, Ser NJ\_ECF\_Notices@McCalla.com, NJ ECF Notices@McCalla.com

Francesca Ann Arcure on behalf of Creditor Select Portfolio Servicing, Inc. as servicer for Wilmington Trust, National Association, As Successor Trustee to Citibank, N.A., As Trustee for SACO I Trust 2005-10, Mortgage Backed Certificates, Seri NJ\_ECF\_Notices@McCalla.com, NJ\_ECF\_Notices@McCalla.com

Francesca Ann Arcure on behalf of Creditor Select Portfolio Servicing, Inc. as servicer for Wilmington Trust, National Association, as Successor Trustee to Citibank, N.A., As Trustee for SACO I Trust 2005-10, Mortgage Backed Certificates, Seri NJ\_ECF\_Notices@McCalla.com, NJ\_ECF\_Notices@McCalla.com

Jacqueline Rita Rocci on behalf of Debtor Joseph Tattegrain jacqueline@rocciesquire.com
Jacqueline Rita Rocci on behalf of Joint Debtor Cindy Cyriaque jacqueline@rocciesquire.com
Jason Brett Schwartz on behalf of Creditor Capital One Auto Finance
jschwartz@mesterschwartz.com

Kevin Gordon McDonald on behalf of Creditor Credit Suisse First Boston Mortgage Securities Corp., CSFB Mortgage-Backed Pass-Through Certificates, Et Al... kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com

TOTAL: 14